

# How to Retire from Boeing at Age 55

## ***Your Step-by-Step Guide to Early Retirement***

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For many Boeing professionals, turning 55 isn't just a milestone— it's when the door to retirement truly opens. At this age, pension penalties vanish, lump-sum payouts increase, and for many, Boeing-subsidized medical coverage becomes available.

In this guide, we break down the key financial, healthcare, and investment decisions you need to get right to retire confidently from Boeing at 55.

### **1. Why Age 55 Is the Key Retirement Age**

Before 55, Boeing applies early-out penalties that reduce your pension benefits. But once you hit 55, those penalties in many cases go away—and the value of your lump sum actually increases due to how Boeing calculates life expectancy using actuarial tables.

If you're laid off, you may be able to access these benefits earlier. But for voluntary exits, 55 is the golden threshold.

### **2. Lump Sum or Annuity? Know the Tradeoffs**

Choosing between a lump sum and a lifetime annuity is one of the most important retirement decisions you'll make. Here's how they stack up:

#### **Lump Sum (IRA Rollover)**

- Full investment control
- Potential legacy for heirs
- Rollover = tax-deferred
- Subject to market volatility
- May outpace inflation over time

#### **Pension Annuity (Monthly Payments)**

- Guaranteed income for life
- No market risk
- Backed by PBGC if Boeing defaults
- No COLA or inflation protection
- No remaining value for heirs

### **3. Health Insurance at Retirement: Know Your Options**

If you were last hired before 2007, you're likely eligible for Boeing's Early-Retiree Medical—a benefit often valued at \$300,000 or more in pre-Medicare age coverage. You must enroll your spouse and dependents before you leave Boeing to retain coverage.

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If you're not eligible, you still have options:

- COBRA (up to 18 months)
- ACA private marketplace plans
- Spouse's employer coverage

Having a plan for your path to Medicare is crucial to retirement success.

### **4. Design a Sustainable Cash Flow Plan**

One of the most common mistakes we see? Underestimating spending. Start by analyzing your net paycheck and rebuild your expected expenses. Don't forget to include:

- Healthcare premiums and out-of-pocket costs
- "Chunk" items like children's weddings, travel, and home updates
- Inflation—especially in healthcare and lifestyle spending

**Pro Tip:** Completing our one-page retirement spending sheet can help you plan your retirement lifestyle so there are no surprises (contact us for a copy!).

### **5. Invest for a 40-Year Retirement**

Retiring at 55 means your portfolio may need to last 35–45 years. That leaves no room for investment or financial planning missteps.

A bucket approach is a great way to align your investment portfolio to your retirement cash flow needs. This strategy consists of grouping your investments into a short-term, mid-term, and long-term bucket and investing each in alignment with those goals.

### **Your Boeing Retirement Checklist**

Ready to take action? Just as a pilot ahead of takeoff, completing a retirement checklist before launching into retirement is a key step. Request your copy of our Boeing Retirement Checklist to make sure no step gets missed.

### **Ready for Takeoff?**

At Stabler Wealth Management, we specialize in helping Boeing professionals retire confidently. We are here to help you build a retirement plan you understand and trust.

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Call (425) 646-6327 or visit [PlanYourBoeingRetirement.com](https://PlanYourBoeingRetirement.com) to schedule your complimentary Retirement Trial Run session.

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